First/Sole Applicant: _Steve Morsa_

Joint/Second Applicant: _N/A_

Title: "_Method and Apparatus for the Furnishing of Benefits Information and Benefits_"

Small Entity Declaration—Independent Inventor(s)

As a below-named inventor, I hereby declare that I qualify as an independent inventor as defined in 37 CFR 1.9(c) for purposes of paying reduced fees under Section 41(a) and (b) of Title 35 United States Code, to the Patent and Trademark Office with regard to my above-identified invention described in the specification filed herewith. I have not assigned, granted, conveyed, or licensed—and am under no obligation under any contract or law to assign, grant, convey, or license—any rights in the invention to either (a) any person who could not be classified as an independent inventor under 37 CFR 1.9(c) if that person had made the invention, or (b) any concern which would not qualify as either (i) a small business concern under 37 CFR 1.9(d) or (ii) a nonprofit organization under 37 CFR 1.9(e).

Each person, concern, or organization to which I have assigned, granted, conveyed, or licensed—or am under an obligation under contract or law to assign, grant, convey, or license—any rights in the invention is listed below:

[X] There is no such person, concern, or organization.

[ ] Any applicable person, concern, or organization is listed below:

Full Name: _Steve Morsa_

Address: _POB 1996, Thousand Oaks, CA 91358_

I acknowledge a duty to file, in the above application for patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate (37 CFR 1.28(b)).

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

Steve Morsa
Signature of Sole/First Inventor

_____
Signature of Joint/Second Inventor

Steve Morsa
Print Name of Sole/First Inventor

_____
Print Name of Joint/Second Inventor

_4/10/01_
Date of Signature

_____
Date of Signature

*Note: A separate Small Entity Statement is required from any listed entity.

Declaration for Utility or Design Patent Application

As a below-named inventor, I hereby declare that my residence, post office address, and citizenship are as stated below next to my name and that I believe that I am the original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention, the specification of which is attached hereto and which has the following title:

.Method and Apparatus for the Furnishing of Benefits Information and Benefits"

I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment specifically referred to in the oath or declaration. I acknowledge a duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, Section 1.56(a).

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Title 18, United States Code, Section 1001, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Please send correspondence and make telephone calls to the First Inventor below.

Signature: Sole/First Inventor: Steve Morsa

Print Name: Steve Morsa   Date: 4/11/01

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Telephone: (805) 498-9535

Signature: Joint/Second Inventor: N/A

Print Name: _____   Date: _____

Legal Residence:* _____   Citizen of: _____

Post Office Address: _____

Telephone: _____

* City and state, county and state or city, state and country, if foreign.